

EXHIBIT A

EXHIBIT A

B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Northern District of Illinois

Case No. 11-50735

Chapter 7

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Werner Harrer
106 N. Wilmette Ave.
Westmont, IL 60559

Social Security / Individual Taxpayer ID No.:

xxx-xx-7275

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: April 10, 2012

Kenneth S. Gardner, Clerk
United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

EXHIBIT B

EXHIBIT B

After recording please mail to:
PEIRSONPATTERSON, LLP
ATTN: RECORDING DEPT.
13750 OMEGA ROAD
DALLAS, TX 75244-4505

This instrument was prepared by:
PEIRSONPATTERSON, LLP
13750 OMEGA ROAD
DALLAS, TX 75244-4505

Permanent Index Number: 14-19-412-019-1077 AND 14-19-412-019-1163

[Space Above This Line For Recording Data]

Loan No.: 0634628093

ILLINOIS ASSIGNMENT OF MORTGAGE

For Value Received, the undersigned holder of a Mortgage (herein "Assignor") does hereby grant, sell, assign, transfer and convey, unto **BAYVIEW LOAN SERVICING, LLC**, (herein "Assignee"), whose address is **4425 PONCE DE LEON BLVD, CORAL GABLES, FL 33146**, a certain Mortgage dated **March 23, 2006** and recorded on **April 14, 2006**, made and executed by **ROBERT W. HARRER** to and in favor of **THE PRIVATEBANK MORTGAGE COMPANY, LLC**, upon the following described property situated in **COOK** County, State of Illinois:

Property Address: **1800 W. ROSCOE STREET UNIT 409, CHICAGO, IL 60657**

UNITS 409 AND P-24 IN ROSCOE VILLAGE LOFTS CONDOMINIUM, AS DELINEATED ON A OF SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE: LOT 45 (EXCEPT THAT PART CONVEYED TO THE NORTHWESTERN ELEVATED RAILROAD), AND LOTS 64 TO 84, BOTH INCLUSIVE, IN BLOCK 38 IN C.J. FORD'S SUBDIVISION OF BLOCKS 27, 28, 37 AND 38 IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER AND SOUTHEAST QUARTER OF THE NORTHWEST QUARTER AND EAST HALF OF THE SOUTHEAST QUARTER THEREOF), WHICH PLAT OF SURVEY IS ATTACHED AS EXHIBIT "D" TO THE DECLARATION OF CONDOMINIUM, RECORDED AS DOCUMENT 93223608, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, COOK COUNTY, ILLINOIS.

such Mortgage having been given to secure payment of **Two Hundred Twenty Nine Thousand Six Hundred and 00/100ths (\$229,600.00)**, which Mortgage is of record in Book, Volume or Liber No. **N/A**, at Page **N/A** (or as No. **0610443164**), in the Recorder's Office of **COOK** County, State of Illinois.

TO HAVE AND TO HOLD, the same unto Assignee, its successor and assigns, forever, subject only to the terms and conditions of the above-described Mortgage.



IN WITNESS WHEREOF, the undersigned Assignor has executed this Assignment of Mortgage on

12/13/2013



Assignor:

JPMorgan Chase Bank, National Association

By: [Signature]

Khallum J Hall

Its: Vice President

ACKNOWLEDGMENT

State of Louisiana

Parish of Ouachita

On this 13 day of December 2013 before me appeared Khallum J Hall to me personally known, who, being by me duly sworn (or affirmed) did say that he/she is the Vice President of JPMorgan Chase Bank, National Association, and that the seal affixed to said instrument is the corporate seal of said national association and that the instrument was signed and sealed on behalf of the national association by authority of its board of directors and that Khallum J Hall acknowledged the instrument to be the free act and deed of the national association.

Tommie J. Nelson
Notary I.D. #067566
Lincoln Parish, Louisiana
Commissioned for Life

[Signature]

Signature of Person Taking Acknowledgment

TOMMIE J. NELSON

Printed Name

Notary Public

Title or Rank

(Seal)

Serial Number, if any: 067566



EXHIBIT C

EXHIBIT C



BAYVIEWSM
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

May 07, 2014

ROBERT HARRER
106 N WILMETTE AVE
WESTMONT, IL 60559



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Loan Number: 0091410407

Property Address: 1800 W ROSCOE ST #409
CHICAGO, IL 60657-0000

Dear Customer:

Bayview Loan Servicing, LLC is acting as agent for your servicer, M&T Bank. Hi, my name is David Ruiz. I am a member of the Bayview Loan Servicing Asset Management Team. Due to the status of your account your loan has been assigned to me. Your account may have been referred to an attorney for legal action, and additional fees and charges may be accruing. Your credit standing could also suffer as a result of any legal action, including foreclosure.

Together we may be able to come to an alternative solution to your current situation. I cannot assist you without your cooperation. Please call me immediately at the toll free number listed below to discuss possible options that may be available. Thank you for your time.

Sincerely,

David Ruiz

David Ruiz, Asset Manager
Bayview Loan Servicing, LLC
Phone Number: (844) 387-4224 Monday - Friday 8:30 a.m. - 8:00 p.m., ET
Fax Number: (305) 817-5351

Bayview Loan Servicing, LLC is attempting to collect a debt and any information will be used for that purpose. If you are in Bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the property.

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.



BAYVIEW™
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

May 07, 2014

ROBERT HARRER
106 N WILMETTE AVE
WESTMONT, IL 60559



Loan Number: 0091410407

Property Address: 1800 W ROSCOE ST #409
CHICAGO, IL 60657-0000

Dear Customer:

Bayview Loan Servicing, LLC is acting as agent for your servicer, M&T Bank. I realize that having a loan in default can be a difficult situation. I would like to help. There are several options that may be pursued as an alternative to foreclosure. You may be eligible for one or more of these options as described below. After reviewing these options, please contact me immediately at my direct toll free number below to obtain more details regarding these possible alternatives to foreclosure.

Forbearance Plans

We may grant you additional time to catch up on past due payments under an agreement called a forbearance plan. These plans are normally limited to a period of three to six months. You may be required to submit current financial information to determine whether you are eligible for this option.

Modification

A loan modification changes the repayment terms reflected in the note. If you are unable to pay the total amount outstanding or your loan has matured this may be an option. Your loan could be modified to extend the term, convert an adjustable rate mortgage to a fixed rate loan, amortize the loan over a longer period or add the past due balance to the outstanding principal balance to bring the account current. You may be required to submit current financial information to determine whether you are eligible for this option.

Pre-foreclosure Sale

Sometimes the best resolution to a default is the sale of the property. You have the right to sell the property to someone else up until the foreclosure sale date. If the potential buyer's offer is not sufficient to payoff your loan, we may agree to accept less than the total amount due under certain conditions. This situation is called a "short sale." Contact us before accepting a contract on the property for less than the total amount currently outstanding on your account to determine whether this option is available to you.

Deed-in-lieu of Foreclosure

If you are unable to afford the current contractual payment and there are no other liens reflected on title to the property, we may allow you to deed the property back to us to avoid the time and expense of a foreclosure action.

You may also seek assistance by calling 1-800-569-4287 to find a HUD Certified counseling agency.

I am hopeful that we can help you work through your current financial difficulties but I need your cooperation to do so. Remember, time is of the essence. The sooner you contact me, the faster we can work together to get your account back on track.

Sincerely,

David Ruiz

David Ruiz, Asset Manager
Bayview Loan Servicing, LLC
Phone Number: (844) 387-4224 Monday - Friday 9:00 a.m. - 6:00 p.m., ET
Fax Number: (305) 817-5351

Bayview Loan Servicing, LLC is attempting to collect a debt and any information will be used for that purpose. If you are in Bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the property.

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.



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MODIFICATION INSTRUCTIONS

TO ENSURE A TIMELY RESOLUTION PLEASE RETURN ALL REQUESTED DOCUMENTS WITHIN 48-72 HOURS FROM RECEIPT OF THIS PACKAGE TO :

David E Ruiz - FAX# 305-817-5351

*Please contact me at 844-397-6333 if you have any questions or to discuss matters in more detail.

DOCUMENTATION NEEDED TO PROCEED WITH THE MODIFICATION PROCESS:

1. Complete the "Uniform Borrower Assistance Form" (710) that is attached. All borrowers must sign and date it.
2. **Hardship Letter**, explanation of the reasons that drove you into default. All borrowers must sign and date it.
3. Copy of **2013 and 2012 Tax Returns**, all pages and all schedules. Forms must be signed. If 2013 taxes have not been filed please provide 2012 and 2011 Tax Returns.
4. Complete **4506T Form**. All borrowers must sign and date it.
5. **Additional Income Documentation:**
 - **WAGE EARNER or W2 employee.**
 - Provide 30 days of paystubs. 2 most recent stubs (bi-weekly or bi-monthly) or 4 paystubs (weekly).
 - **SOCIAL SECURITY, RETIREMENT, PENSION, CHILD SUPPORT, GOVERNMENT BENEFIT**
 - Provide last 2 months of bank statements, showing deposits.
 - Copy of Award letter for SSI, retirement, pension, alimony, or government benefit.
 - Copy of Court order or Divorce decree for child support.
 - Contribution letter, must be signed and dated. Only required id non-borrowers are contributing to the household. Credit Release authorization form must be signed and dated by the contributor.
 - **RENTAL INCOME**
 - Provide 2 month bank statements showing deposits and copy of Lease Agreement.
 - Mortgage statements for the rental property.

6. **Homeowners Association Statement** coupon (if applicable).
7. **2nd. Mortgage statement** (if applicable).
8. Copy of **Homeowners Insurance policy** and most recent **Tax bill** (if not currently escrowed).
If your insurance has lapsed and you currently have Lender Placed Insurance, you must shop around for your own insurance and send the proof of coverage prior to be reviewed for a loan modification.

Thank you and look forward to receiving your documents and being of assistance .

Please contact me with any questions or concerns.

David E Ruiz

Toll Free# 844-387-4224

Fax# 305-817-5351

UNIFORM BORROWER ASSISTANCE FORM

If you are experiencing a temporary or long-term hardship and need help, you must complete and submit this form along with other required documentation to be considered for available solutions. On this page, you must disclose information about (1) you and your intentions to either keep or transition out of your home; (2) the property's status; (3) bankruptcy; and (4) your credit counseling agency.

On Page 2, you must disclose information about all of your income, expenses and assets. Page 2 also lists the required income documentation that you must submit in support of your request for assistance. Then on Page 3, you must complete the Hardship Affidavit in which you disclose the nature of your hardship. The Hardship Affidavit informs you of the required documentation that you must submit in support of your hardship claim.

NOTICE: In addition, when you sign and date this form, you will make important certifications, representations and agreements, including certifying that all of the information in this Borrower Assistance Form is accurate and truthful and any identified hardship has contributed to your submission of this request for mortgage relief.

REMINDER: The Borrower Response Package you need to return consists of: (1) this completed, signed and dated Borrower Assistance Form; (2) completed and signed IRS Form 4506T-EZ (4506T for self-employed borrowers or borrowers with rental income); (3) required income documentation; and (4) required hardship documentation.

Loan Number _____ (usually found on your monthly mortgage statement)

Servicer's Name _____

I want to: ☐ Keep the Property ☐ Vacate the Property ☐ Sell the Property ☐ Undecided

The property is currently: ☐ My Primary Residence ☐ A Second Home ☐ An Investment Property

The property is currently: ☐ Owner Occupied ☐ Renter Occupied ☐ Vacant

BORROWER**CO-BORROWER**

BORROWER'S NAME

CO-BORROWER'S NAME

SOCIAL SECURITY NUMBER

DATE OF BIRTH

SOCIAL SECURITY NUMBER

DATE OF BIRTH

HOME PHONE NUMBER WITH AREA CODE

HOME PHONE NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

CELL OR WORK NUMBER WITH AREA CODE

MAILING ADDRESS

PROPERTY ADDRESS (IF SAME AS MAILING ADDRESS, JUST WRITE SAME)

EMAIL ADDRESS

Is the property listed for sale? ☐ Yes ☐ No

If yes, what was the listing date? _____

If property has been listed for sale, have you received an offer on the property? ☐ Yes ☐ No

Date of offer: _____ Amount of Offer: \$ _____

Agent's Name: _____

Agent's Phone Number: _____

For Sale by Owner? ☐ Yes ☐ No

Have you contacted a credit counseling agency for help?

☐ Yes ☐ No

If yes, please complete the counselor contact information below:

Counselor's Name: _____

Agency's Name: _____

Counselor's Phone Number: _____

Counselor's Email Address: _____

Do you have condominium or homeowner association (HOA) fees? ☐ Yes ☐ No

Total monthly amount: \$

Name and address that fees are paid to: _____

Have you filed for bankruptcy? ☐ Yes ☐ No If yes: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13If yes, what is the filing Date: _____ Has your bankruptcy been discharged? ☐ Yes ☐ No Bankruptcy case number: _____

Is any Borrower an active duty service member?

☐ Yes ☐ No

Has any Borrower been deployed away from his/her primary residence or received a Permanent Change of Station order?

☐ Yes ☐ No

Is any Borrower the surviving spouse of a deceased service member who was on active duty at the time of death?

☐ Yes ☐ No

UNIFORM BORROWER ASSISTANCE FORM

Monthly Household Income		Monthly Household Expenses and Debt Payments		Household Assets (associated with the property and/or borrower(s) excluding retirement funds)	
Gross wages	\$	First Mortgage Payment	\$	Checking Account(s)	\$
Overtime	\$	Second Mortgage Payment	\$	Checking Account(s)	\$
Child Support / Alimony*	\$	Homeowner's Insurance	\$	Savings / Money Market	\$
Non-taxable social security/SSDI	\$	Property Taxes	\$	CDs	\$
Taxable SS benefits or other monthly income from annuities or retirement plans	\$	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$	Stocks / Bonds	\$
Tips, commissions, bonus and self-employed income	\$	Alimony, child support payments	\$	Other Cash on Hand	\$
Rents Received	\$	Car Lease Payments	\$	Other Real Estate (estimated value)	\$
Unemployment Income	\$	HOA/Condo Fees/Property Maintenance	\$	Other	\$
Food Stamps/Welfare	\$	Mortgage Payments on other properties	\$		\$
Other	\$	Other	\$		\$
Total (Gross Income)	\$	Total Household Expenses and Debt Payments	\$	Total Assets	\$

Any other liens (mortgage liens, mechanics liens, tax liens, etc.)

Lien Holder's Name	Balance and Interest Rate	Loan Number	Lien Holder's Phone Number

Required Income Documentation☐ Do you earn a salary or hourly wage?

For each borrower who is a salaried employee or paid by the hour, include paystub(s) reflecting the most recent 30 days' earnings and documentation reflecting year-to-date earnings, if not reported on the paystubs (e.g. signed letter or printout from employer).

☐ Are you self-employed?

For each borrower who receives self-employed income, include a complete, signed individual federal income tax return and, as applicable, the business tax return; AND either the most recent signed and dated quarterly or year-to-date profit/loss statement that reflects activity for the most recent three months; OR copies of bank statements for the business account for the last two months evidencing continuation of business activity.

☐ Do you have any additional sources of income? Provide for each borrower as applicable:

"Other Earned Income" such as bonuses, commissions, housing allowance, tips, or overtime:

☐ Reliable third-party documentation describing the amount and nature of the income (e.g., paystub, employment contract or printouts documenting tip income).

Social Security, disability or death benefits, pension, public assistance, or adoption assistance:

☐ Documentation showing the amount and frequency of the benefits, such as letters, exhibits, disability policy or benefits statement from the provider, and

☐ Documentation showing the receipt of payment, such as copies of the two most recent bank statements showing deposit amounts.

Rental income:

☐ Copy of the most recent filed federal tax return with all schedules, including Schedule E—Supplement Income and Loss. Rental income for qualifying purposes will be 75% of the gross rent you reported reduced by the monthly debt service on the property, if applicable; or

☐ If rental income is not reported on Schedule E—Supplemental Income and Loss, provide a copy of the current lease agreement with either bank statements or cancelled rent checks demonstrating receipt of rent.

Investment income:

☐ Copies of the two most recent investment statements or bank statements supporting receipt of this income.

Alimony, child support, or separation maintenance payments as qualifying income:*

☐ Copy of divorce decree, separation agreement, or other written legal agreement filed with a court, or court decree that states the amount of the alimony, child support, or separation maintenance payments and the period of time over which the payments will be received, and

☐ Copies of your two most recent bank statements or other third-party documents showing receipt of payment.

*Notice: Alimony, child support, or separate maintenance income need not be revealed if you do not choose to have it considered for repaying this loan.

UNIFORM BORROWER ASSISTANCE FORM**HARDSHIP AFFIDAVIT**

I am requesting review of my current financial situation to determine whether I qualify for temporary or permanent mortgage loan relief options. Date Hardship Began is:

I believe that my situation is:

☐ Short-term (under 6 months) ☐ Medium-term (6 – 12 months) ☐ Long-term or Permanent Hardship (greater than 12 months)

I am having difficulty making my monthly payment because of reason set forth below:

(Please check the primary reason and submit required documentation demonstrating your primary hardship)

If Your Hardship is:	Then the Required Hardship Documentation is:
<input type="checkbox"/> Unemployment	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Reduction in Income: a hardship that has caused a decrease in your income due to circumstances outside your control (e.g., elimination of overtime, reduction in regular working hours, a reduction in base pay)	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Increase in Housing Expenses: a hardship that has caused an increase in your housing expenses due to circumstances outside your control	<input type="checkbox"/> No hardship documentation required
<input type="checkbox"/> Divorce or legal separation; Separation of Borrowers unrelated by marriage, civil union or similar domestic partnership under applicable law	<input type="checkbox"/> Divorce decree signed by the court; OR <input type="checkbox"/> Separation agreement signed by the court; OR <input type="checkbox"/> Current credit report evidencing divorce, separation, or non-occupying borrower has a different address; OR <input type="checkbox"/> Recorded quitclaim deed evidencing that the non-occupying Borrower or co-Borrower has relinquished all rights to the property
<input type="checkbox"/> Death of a borrower or death of either the primary or secondary wage earner in the household	<input type="checkbox"/> Death certificate; OR <input type="checkbox"/> Obituary or newspaper article reporting the death
<input type="checkbox"/> Long-term or permanent disability; Serious illness of a borrower/co-borrower or dependent family member	<input type="checkbox"/> Proof of monthly insurance benefits or government assistance (if applicable); OR <input type="checkbox"/> Written statement or other documentation verifying disability or illness; OR <input type="checkbox"/> Doctor's certificate of illness or disability; OR <input type="checkbox"/> Medical bills None of the above shall require providing detailed medical information.
<input type="checkbox"/> Disaster (natural or man-made) adversely impacting the property or Borrower's place of employment	<input type="checkbox"/> Insurance claim; OR <input type="checkbox"/> Federal Emergency Management Agency grant or Small Business Administration loan; OR <input type="checkbox"/> Borrower or Employer property located in a federally declared disaster area
<input type="checkbox"/> Distant employment transfer / Relocation	For active duty service members: Notice of Permanent Change of Station (PCS) or actual PCS orders. For employment transfers/new employment: <input type="checkbox"/> Copy of signed offer letter or notice from employer showing transfer to a new employment location; OR <input type="checkbox"/> Pay stub from new employer; OR <input type="checkbox"/> If none of these apply, provide written explanation In addition to the above, documentation that reflects the amount of any relocation assistance provided, if applicable (not required for those with PCS orders).
<input type="checkbox"/> Business Failure	<input type="checkbox"/> Tax return from the previous year (including all schedules) AND <input type="checkbox"/> Proof of business failure supported by one of the following: <input type="checkbox"/> Bankruptcy filing for the business; OR <input type="checkbox"/> Two months recent bank statements for the business account evidencing cessation of business activity; OR <input type="checkbox"/> Most recent signed and dated quarterly or year-to-date profit and loss statement
<input type="checkbox"/> Other: a hardship that is not covered above	<input type="checkbox"/> Written explanation describing the details of the hardship and relevant documentation

Borrower/Co-Borrower Acknowledgement and Agreement

I certify, acknowledge, and agree to the following:

1. All of the information in this Borrower Assistance Form is truthful and the hardship that I have identified contributed to my need for mortgage relief.
2. The accuracy of my statements may be reviewed by the Servicer, owner or guarantor of my mortgage, their agent(s), or an authorized third party*, and I may be required to provide additional supporting documentation. I will provide all requested documents and will respond timely to all Servicer, or authorized third party*, communications.
3. Knowingly submitting false information may violate Federal and other applicable law.
4. If I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this request for mortgage relief or if I do not provide all required documentation, the Servicer may cancel any mortgage relief granted and may pursue foreclosure on my home and/or pursue any available legal remedies.
5. The Servicer is not obligated to offer me assistance based solely on the representations in this document or other documentation submitted in connection with my request.
6. I may be eligible for a trial period plan, repayment plan, or forbearance plan. If I am eligible for one of these plans, I agree that:
 - a. All the terms of this Acknowledgment and Agreement are incorporated into such plan by reference as if set forth in such plan in full.
 - b. My first timely payment under the plan will serve as acceptance of the terms set forth in the notice of the plan sent by the Servicer.
 - c. The Servicer's acceptance of any payments under the plan will not be a waiver of any acceleration of my loan or foreclosure action that has occurred and will not cure my default unless such payments are sufficient to completely cure my entire default under my loan.
 - d. Payments due under a trial period plan for a modification will contain escrow amounts. If I was not previously required to pay escrow amounts, and my trial period plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior waiver is revoked. Payments due under a repayment plan or forbearance plan may or may not contain escrow amounts. If I was not previously required to pay escrow amounts and my repayment plan or forbearance plan contains escrow amounts, I agree to the establishment of an escrow account and agree that any prior escrow waiver is revoked.
7. A condemnation notice has not been issued for the property.
8. The Servicer or authorized third party* will obtain a current credit report on all borrowers obligated on the Note.
9. The Servicer or authorized third party* will collect and record personal information that I submit in this Borrower Response Package and during the evaluation process. This personal information may include, but is not limited to: (a) my name, address, telephone number, (b) my social security number, (c) my credit score, (d) my income, and (e) my payment history and information about my account balances and activity. I understand and consent to the Servicer or authorized third party*, as well as any investor or guarantor (such as Fannie Mae or Freddie Mac), disclosing my personal information and the terms of any relief or foreclosure alternative that I receive to the following:
 - a. Any investor, insurer, guarantor, or servicer that owns, insures, guarantees, or services my first lien or subordinate lien (if applicable) mortgage loan(s) or any companies that perform support services to them; and
 - b. The U.S. Department of Treasury, Fannie Mae and Freddie Mac, in conjunction with their responsibilities under the Making Home Affordable program, or any companies that perform support services to them.
10. I consent to being contacted concerning this request for mortgage assistance at any telephone number, including mobile telephone number, or email address I have provided to the Lender/Servicer/ or authorized third party*. By checking this box, I also consent to being contacted by ☐ text messaging.

Borrower Signature

Date

Co-Borrower Signature

Date

*An authorized third party may include, but is not limited to, a counseling agency, Housing Finance Agency (HFA) or other similar entity that is assisting me in obtaining a foreclosure prevention alternative.

Home Affordable Modification Program Government Monitoring Data Form

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER		CO-BORROWER	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be completed by Servicers			Name/Address of Interviewer's Employer
This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet		Servicer/Interviewer's Name (print or type) & ID Number Servicer/Interviewer's Signature Servicer/Interviewer's Phone Number (include area code) Servicer/Interviewer's Fax Number (include area code) Servicer/Interviewer's email address	
Loan Number: _____		Servicer/Interviewer's Fax Number (include area code)	

HARDSHIP LETTER

(Describe what caused you to fall behind)

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

Sign

Date _____

Sign

CREDIT RELEASE AUTHORIZATION

I/We hereby authorize Bayview Loan Servicing, LLC, to access my credit file and to utilize my credit information for the purpose of evaluating me for a loan. The credit information obtained on me/us will be held in strictest confidence and will only be used for the purposes specified herein.

Printed Name

Social Security Number

Residence Address

Date of Birth

City, State and Zip Code

Date

To whom it may concern I contribute \$ _____ or _____ % of my income to the property household in question.

Signature

This form only needs to be completed by an individual that is
NOT on the current loan but that contributes their
income as stated above to the household.

Form 4506-T
(Rev. September 2013)
Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► Request may be rejected if the form is incomplete or illegible.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)	
4 Previous address shown on the last return filed if different from line 3 (see instructions)	
5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.	

BAYVIEW LOAN SERVICING, LLC - 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FL 33146

Caution. If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ►

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☐

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☐

Caution. If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

Check this box if you have notified the IRS or the IRS has notified you that one of the years for which you are requesting a transcript involved identity theft on your federal tax return ☐

Caution. Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note.** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-T and its instructions, go to www.irs.gov/form4506t. Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

General Instructions

CAUTION. Do not sign this form unless all applicable lines have been completed.

Purpose of form. Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

Note. If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

Tip. Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

Automated transcript request. You can quickly request transcripts by using our automated self-help service tools. Please visit us at IRS.gov and click on "Order a Return or Account Transcript" or call 1-800-908-9946.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:	Mail or fax to:
Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	512-460-2272
	559-456-5876
	816-292-6102

Chart for all other transcripts

If you lived in or your business was in:	Mail or fax to:
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	801-620-6922
	859-669-3592

Line 1b. Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Line 3. Enter your current address. If you use a P.O. box, include it on this line.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note. If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party—Business.

Line 6. Enter only one tax form number per request.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Signature by a representative. A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: Learning about the law or the form, 10 min.; Preparing the form, 12 min.; and Copying, assembling, and sending the form to the IRS, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

PROFIT AND LOSS

(Name of Business)

From: _____

(Date)

To: _____

(Date)

Total Income: _____

Expenses:

(itemize your business expenses only)

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Net business income: _____

Sign

Date

Return Shipment Instructions



FedEx® Return Shipment Instructions

Prepare Your Package With Care.

- Pack items in a sturdy box using cushioning materials to keep them secure.
- Remove or black out any old shipping labels, including the original shipping barcode.
- Seal the box with shipping tape.
- Affix the return label to the outside of the box.

Ship Your Return Package By:

- Including it with your regular scheduled pickup.
- Dropping it off at any FedEx location.
 - Go to fedex.com and click the Locations link to find the closest dropoff location.
 - Call 1.800.GoFedEx 1.800.463.3339 to find the closest dropoff location.
- Scheduling a pickup by:
 - Requesting on fedex.com for FedEx Ground labels with "G" at the following link: <https://www.fedex.com/grd/rpp/ShowRPP.do>
 - Calling 1.800.GoFedEx 1.800.463.3339.
 - For FedEx Ground labels with "G" request a "Return Manager" or "PRP" pickup.
 - For FedEx Express labels with "E" request an "Express Return" pickup.

Helpful Hints

- When you call to schedule a pickup, FedEx may request some numbers printed below the large barcode on the return-shipping label, so have the label with you.
- It is not necessary to provide a FedEx account number for a return pickup.
- FedEx Express®, FedEx Ground® and FedEx Express® Freight pickups must be scheduled separately.
- For more information about how to ship your return package, go to fedex.com/returns.

Special Instructions (200-character limit):

EXHIBIT D

EXHIBIT D



BAYVIEW
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

05/08/2014

CONFIDENTIAL INFORMATION HAND-DELIVERED

Robert Harrer
106 N Wilmette Ave
Westmont IL 60559

Loan Number: 0091410407

Property Address: 1800 W Roscoe St #409
Chicago IL 60657

YOUR IMMEDIATE ATTENTION IS REQUESTED FOR POSSIBLE SOLUTIONS

Dear Robert Harrer

Bayview Loan Servicing, LLC is an agent of M&T Bank. We at Bayview understand that unforeseeable events happen to cause an account to fall delinquent. Bayview Loan Servicing, LLC has helped thousands of our servicing customers, and as your loan servicer, we may be able to help you.

We want to help you!

For that reason we have engaged M & M Mortgage Services, Inc. to attempt to make contact with you and deliver this letter for the purpose of qualifying you for a modification. In doing so, we are in hopes of possibly offering you a fresh start by possibly lowering your mortgage payment.

Did you know you may have options to get relief and make your payments more affordable?

You can learn your options by calling today at **(866) 709-3400**. Our job is to help you but we can't help until you take the step to speak with us, and we've been unable to reach you. It is very important you contact us because it will soon be too late.

(866) 709-3400

Monday – Friday 9:00AM-6:00PM Central

Respectfully,

Bayview Loan Servicing, LLC

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.



BAYVIEW
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

Tracing number: ZFBOAW

Unless you, within thirty days after receipt of the notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid. If you notify us in writing within thirty-days after receipt of this letter that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you.

Upon your written request within the thirty-days after receipt of this letter, we will provide you with the name and address of the original creditor, if different from us. If you notify us in writing within the thirty-days following receipt of this letter that the debt, or any portion thereof, is disputed, or that you requests the name and address of the original creditor, we shall cease collection of the debt, or any disputed portion thereof, until we obtain verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you.

Your failure to dispute the validity of a debt may not be construed by any court as an admission of liability by you.

This obligation has NOT been assigned to NCCI. NCCI is not a traditional debt collector and this communication is intended to encourage direct contact between you and us. NCCI is NOT making any demand for payment. Thus, all communication regarding the debt must be directed to the contact person listed on the face of this letter.

NOTICE REGARDING YOUR DEBT

If the amount of the debt is not stated on the face of this letter, it can be obtained by contacting the person identified on the face of this letter. Note that the amount may vary depending on additional interest, late charges, legal fees, and other charges.

NOTICE REGARDING BANKRUPTCY

Please note that if you are in an active bankruptcy or have received a discharge from bankruptcy court, this letter is for informational purposes only and is not an attempt to collect a debt or an intention to violate the automatic stay. Please have your bankruptcy attorney contact the person identified on the face of this letter.

STATE DISCLOSURES (IF ANY)

PERSONAL & CONFIDENTIAL

1800 Razzer CM Co.

Robert Harter,

TO:

5/9/14

1027AM

Delivery Date and Time:

NOTICE: This correspondence is intended for the individual named above only.
DO NOT OPEN THIS ENVELOPE, if your name is not written on this envelope. If you have no knowledge
of the individual named above, please call toll free (800) 300-0743x2400, immediately for instructions.

EXHIBIT E

EXHIBIT E



BAYVIEW
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

May 22, 2014

ROBERT HARRER
106 N WILMETTE AVE
WESTMONT, IL 60559



Loan Number: 0091410407

Property Address: 1800 W ROSCOE ST #409
CHICAGO, IL 60657-0000

Dear Customer:

Bayview Loan Servicing, LLC is acting as agent for your servicer, M&T Bank. Hi, my name is Elvis Bobea. I am a member of the Bayview Loan Servicing Asset Management Team. Due to the status of your account your loan has been assigned to me. Your account may have been referred to an attorney for legal action, and additional fees and charges may be accruing. Your credit standing could also suffer as a result of any legal action, including foreclosure.

Together we may be able to come to an alternative solution to your current situation. I cannot assist you without your cooperation. Please call me immediately at the toll free number listed below to discuss possible options that may be available. Thank you for your time.

Sincerely,

Elvis Bobea

Elvis Bobea, Asset Manager
Bayview Loan Servicing, LLC
Phone Number: (855) 366-7241 Monday - Friday 8:30 a.m. - 8:00 p.m., ET
Fax Number: (786) 388-6943

Bayview Loan Servicing, LLC is attempting to collect a debt and any information will be used for that purpose. If you are in Bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the property.

The following mailing address must be used for all Error Notices & Information Requests: Bayview Loan Servicing, LLC, Customer Support, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146.

EXHIBIT F

EXHIBIT F



BAYVIEWSM
LOAN SERVICING

Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

May 22, 2014

ROBERT HARRER
106 N WILMETTE AVE
WESTMONT, IL 60559



3

Loan Number: 0091410407

Property Address: 1800 W ROSCOE ST #409
CHICAGO, IL 60657-0000

Dear Customer:

Bayview Loan Servicing, LLC is acting as agent for your servicer, M&T Bank. Hi, my name is Elvis Bobea. I am a member of the Bayview Loan Servicing Asset Management Team. Due to the status of your account your loan has been assigned to me. Your account may have been referred to an attorney for legal action, and additional fees and charges may be accruing. Your credit standing could also suffer as a result of any legal action, including foreclosure.

Together we may be able to come to an alternative solution to your current situation. I cannot assist you without your cooperation. Please call me immediately at the toll free number listed below to discuss possible options that may be available. Thank you for your time.

Sincerely,

Elvis Bobea

Elvis Bobea, Asset Manager
Bayview Loan Servicing, LLC
Phone Number: (855) 366-7241 Monday - Friday 8:30 a.m. - 8:00 p.m., ET
Fax Number: (786) 388-6943

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